

# Short Term Disability Insurance

NOW AVAILABLE THROUGH  
COLONIAL SUPPLEMENTAL INSURANCE

Short Term Disability Insurance replaces a portion of your income if you become unable to work because of a covered accident or covered sickness. This income protection helps you to continue paying for the necessities, such as mortgage, rent, utilities, food, and clothing.

## Colonial's Short Term Disability Insurance:

- Pays regardless of insurance you have with another insurance company.
- Benefits are paid directly to you unless you specify otherwise.
- Covers off-job accidents and sickness.
- Your coverage is guaranteed renewable to age 70.\*
- If you change jobs or leave your employer, you can take your coverage with you.
- Choose the amount of disability benefit you want to help meet your needs, subject to income.
- Waiver of premium is included.\*
- Partial disability is included.\*

## District of Columbia Employee Benefit Choices Include:

- Income protection up to 66 2/3 percent of your income or a monthly maximum of \$5,000.
- You can choose a 3-, 6-, 12- or 24-month coverage period.
- Age bands include 17-49 and 50-69.
- Waiting periods include 7, 14, 30, 60 or 90 days.

**TAKE STEPS NOW TO HELP PROTECT YOUR WAY OF LIFE!**

**Open Enrollment Begins November 8, 2004**  
**Effective date for those who qualify is**  
**January 1, 2005**

**Watch for benefit fairs and enrollment locations, dates and times.**

*\*See Outline of Coverage. These policies have limitations and exclusions that may affect benefits payable.*

*Colonial Supplemental Insurance products are underwritten by:*

**Colonial Life & Accident Insurance Company**  
1200 Colonial Life Boulevard, Columbia, South Carolina 29210

[www.coloniallife.com](http://www.coloniallife.com)

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*for what happens next®*

*Your family relies on your income to provide the necessities as well as the extras in life. But if a serious accident or illness suddenly prevented you from working, would you be able to pay everyday living expenses?*

*At Colonial Supplemental Insurance, we're committed to helping you protect the really important things in life—you and your family. You can have The Colonial Advantage with affordable short term disability coverage tailored to meet your individual needs.*

